

B19-31573

Fill in this information to identify the case	
Debtor 1	<u>Michael L Browning, II</u>
Debtor 2	<u>Shanna Browning</u>
(spouse, if filing)	
United States Bankruptcy Court for the:	<u>Southern</u> District of <u>Ohio</u>
Case Number	<u>19-55773</u>

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postposition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATION

Court claim no. (if known): 20

Last four digits of any number  
you use to identify the debtor's  
account:

6538

Date of payment change:

Must be at least 21 days after date  
of  
this notice

11/1/2021

New total payment:

Principal, interest, and escrow, if  
any

\$ 2,612.54

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 876.63

New escrow payment: \$ 897.78

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate : \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New Principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

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Debtor 1 Michael L. Browning, II  
First Name Middle Name Last Name

Case number 19-55773

#### Part 4

The person completing this Notice must sign it. Sign and print your name and title, if any, and state your address and telephone number

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

\*/s/Katherine D. Carpenter, Esq.

Signature

Date 09/21/2021

Print: Katherine D. Carpenter, Esq. (#0096867)  
Richard J. LaCivita, Esq. (#0072368)

Title: Attorney for Creditor

First Name Middle Name Last Name

Company Reimer Law Co.

Address 30455 Solon Road  
Number Street

Solon OH 44139  
City State Zip Code

Contact phone 440-600-5500

Email: kcarpenter@reimerlaw.com

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CERTIFICATE OF SERVICE

I hereby certify a copy of the foregoing Notice was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants register in this case at the email address registered with the court and (ii) **by ordinary U.S. Mail** on September 21, 2021 addressed to:

1. Michael L Browning, II  
Shanna Browning, Debtors  
5030 Harrisburg Georgeville Road  
Grove City, OH 43123
2. Franklin County Treasurer  
373 South High Street, 17th Floor  
Columbus, Ohio 43215-6306
3. Ohio Department of Taxation  
Attn: Bankruptcy Division  
P.O. Box 530  
Columbus, OH 43266
4. Estate of James Buell Wellman  
c/o Robert V. Morris, II, Admin WWA  
655 Metro Place South, Suite 210  
Dublin, OH 43017

/s/Katherine D. Carpenter  
Reimer Law Co.  
Katherine D. Carpenter #0096867  
Richard J. LaCivita #0072368  
30455 Solon Road  
Solon, Ohio 44139  
Phone No. 440-600-5500  
Fax No. 440-600-5521  
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